



**Testimony of Evan Preston, Director
Connecticut Public Interest Research Group (ConnPIRG)
in support of
House Bill 5571:
An Act Concerning Consumer Collection Agencies and Debt Collection Actions**

And in support of:

House Bill 5569 An Act Concerning The Student Loan Ombudsman, Student Loan Servicers and Student Debt

And in support of:

House Bill 5566: An Act Concerning the Department of Banking

Chairperson Lesser, Chairperson Winfield and Members of the Committee: My name is Evan Preston and I am the Director of the Connecticut Public Interest Research Group (ConnPIRG). Thank you for the opportunity to testify today in support of House Bill 5571: An Act Concerning Consumer Collection Agencies and Debt Collection Actions.

ConnPIRG is a non-profit, non-partisan consumer group. Our consumer program works to alert the public to hidden dangers and scams and to ban anti-consumer practices and unsafe products.

House Bill 5571 presents a reasonable reform that should have the support of the Committee and General Assembly. Consumers should not need to prove more than a violation of law to hold creditors engaging in abusive practices accountable. Debt collectors should be required to clearly demonstrate to a court the propriety of their claim on a consumer. This is already the standard of federal law and our state law should conform.

Just as consumers should pay their debts, debt buyers that engage in unfair or abusive practices should be held accountable. Consumers themselves should be able to hold them accountable. This reform will restore an important consumer protection that was lost in recent years.

Additionally, I encourage this committee to support House Bill 5569: An Act Concerning The Student Loan Ombudsman, Student Loan Servicers and Student Debt and House Bill 5566: An Act Concerning the Department of Banking. Last year the members of this committee and the entire General Assembly sent a clear bi-partisan message in support of making college affordability and consumer protection by establishing the first state-level Student Loan Ombudsman in the nation. These bills would follow through on that accomplishment on behalf of consumers and families supporting the pursuit of higher education by allowing the Banking Commission to develop and apply service standards that would protect consumers and by allowing the Banking Commission to effectively administer the oversight of this industry, so clearly in need of greater consumer protection.

Again, thank you for the opportunity to submit testimony.

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